



(D. P. Proun)

2005 SEP 19 AM 10 55

September 12, 2005

FDIC
San Francisco Regional Office
Attn: Johns F. Carter, Director
25 Jessie Street - Ecker Square
Suite 2300
San Francisco, CA 94105

Re: Wal-Mart ILC Application

Dear Mr. Carter:

I am writing to relay my personal opposition to Wal-Mart Bank. I have worked in a small community bank in Virginia for almost 30 years and have lived in the rural area we serve my entire life. I have seen the effects of Wal-Mart on our local, hometown merchants, and fear that a company this large would have the same adverse effects on community banks.

Locally-owned, independent, community banks provide a needed service to the areas in which they are located. We can provide personal service that the "big" banks can't. We are proud of how we have helped the citizens in our communities and want to be there to assist them well into the future. The only way to do this is to stop the Wal-Mart Bank from becoming a reality and for you to deny their ILC application.

As a banker and a resident of a small, rural community, I ask for your support.

Sincerely,

A handwritten signature in cursive script that reads "Judy L. Painter".

Judy L. Painter